



Order Filed on May 28, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**Caption in Compliance with  
D.N.J.LBR 9004-1**

**STEWART LEGAL GROUP, P.L.**  
*Formed in the State of Florida*  
Gavin N. Stewart, Esq.  
*Of Counsel to Bonial & Associates, P.C.*  
401 East Jackson Street, Suite 2340  
Tampa, FL 33602  
Tel: 813-371-1231/Fax: 813-371-1232  
E-mail: gavin@stewartlegalgroup.com  
*Attorney for Creditor*

In re:

Stacy L Caprino  
*aka* Stacy L Arbutina-Carpino  
*aka* Stacy Lee Arbutina

Debtor.

Chapter: 13

Case No.: 19-22757-VFP

Hearing Date: May 7, 2020

Judge: Vincent F. Papalia

Recommended Local Form

☐ Followed

☐ Modified

**ORDER VACATING AUTOMATIC STAY AND CO-DEBTOR STAY**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: May 28, 2020**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

Upon the motion of Specialized Loan Servicing LLC as servicing agent for Deutsche Bank National Trust Company, as Trustee on behalf of the holders of the Terwin Mortgage Trust 2006-11ABS, Asset-Backed Certificates, TMTS Series 2006-11ABS (“movant”) under Bankruptcy Code section 362(d) for relief from the automatic stay and section 1301(c) for relief from the co-debtor stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant’s rights in the following:

**X** Real property more fully described as:

ALL THAT CERTAIN TRACT, LOT AND PARCEL OF LAND SITUATE IN THE BOROUGH OF LODI, COUNTY OF BERGEN AND STATE OF NEW JERSEY, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A POINT IN THE SOUTHWESTERLY LINE OF CHURCH STREET DISTANT 446.80 FEET SOUTHEASTERLY ALONG THE SAME FROM THE SOUTHEASTERLY LINE OF MAIN STREET, AND RUNNING FROM THENCE (1) SOUTH 46 DEGREES 05 MINUTES 00 SECONDS WEST 221.76 FEET; THENCE (2) SOUTH 46 DEGREES 36 MINUTES 00 SECONDS EAST 49.26 FEET; THENCE (3) NORTH 46 DEGREES 25 MINUTES 13 SECONDS EAST 219.89 FEET TO THE SOUTHWESTERLY LINE OF CHURCH STREET; THENCE (4) ALONG THE SAME NORTH 44 DEGREES 25 MINUTES 00 SECONDS WEST 50.50 FEET TO THE POINT AND PLACE OF BEGINNING. THE ABOVE DESCRIPTION IS IN ACCORDANCE WITH A SURVEY MADE BY ANTHONY J. MANNO DATED FEBRUARY 17, 1997, BEING ALSO KNOWN AS LOT 12 IN BLOCK 90 ON THE CURRENT TAX MAP OF LODI.  
\*24 MONTH CHANGE OF TITLE: Deed conveyed to Anthony Dean Capino recorded on 3/24/97, Book 7958 Page 660, Deed conveyed to aLangmacher Anthony Deed Capino and Stacy Arbutina recorded on 1/11/01, in Book 8339 Page 420\*

**AKA 40 Church Street, Lodi, NJ 07644.**

It is further ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff’s sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff’s sale (or purchaser’s assignee) may take any legal action for enforcement of its right to possession of the property.

It is further ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New Jersey

In re:  
Stacy L Carpino  
Debtor

Case No. 19-22757-VFP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: May 29, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2020.

db +Stacy L Carpino, 40 Church Street, Lodi, NJ 07644-2407

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 31, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Deutsche Bank National Company, as Trustee on behalf of the holders of the Terwin Mortgage Trust 2006-11ABS, Asset-Backed Certificates, TMTS Series 2006-11ABS dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Gavin Stewart on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com  
Kevin Gordon McDonald on behalf of Creditor Deutsche Bank National Company, as Trustee on behalf of the holders of the Terwin Mortgage Trust 2006-11ABS, Asset-Backed Certificates, TMTS Series 2006-11ABS kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5